

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Robert P. Richardson
 Rachel D. Richardson
 Debtors

Case No. 17-15384-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Dec 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2017.

db	+Robert P. Richardson, MAILING ADDRESS:, 125 E. Central Avenue, Telford, PA 18969-1181
db	+Robert P. Richardson, 19 Pineland Lane, Palm Coast, FL 32164-7021
jdb	+Rachel D. Richardson, MAILING ADDRESS:, 125 E. Central Avenue, Telford, PA 18969-1181
jdb	+Rachel D. Richardson, 19 Pineland Lane, Palm Coast, FL 32164-7021
13964519	+CHASE, 3415 VISION DRIVE, Columbus, OH 43219-6009
13964520	+Grandview Hospital, 700 Lawn Avenue, Sellersville, PA 18960-1587
13964521	Integrated Wound Specialist of Penn, P.O. Box 18976E, Belfast, ME 04915-4033
13964522	+St. Luke's Health Network, 801 Ostrum Street, Bethlehem, PA 18015-1000
13964523	+Synchrony Bank, c/o D&A Services, Suite G2, 1400 E. Touhy Avenue, Des Plaines, IL 60018-3338
13964524	+The Bank of New York Mellon, c/o Specialized Loan Servicing, LLC, 8742 Lucent Boulevard, Suite 300, Highland Ranch, CO 80129-2386
13964525	WELLS FARGO, PO BOX 96074, Charlotte, NC 28296-0074

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QRHHOLBER.COM Dec 02 2017 01:58:00 ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	E-mail/Text: bankruptcy@phila.gov Dec 02 2017 02:03:19 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 02 2017 02:02:39 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 02 2017 02:03:17 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13964515	EDI: BANKAMER.COM Dec 02 2017 01:58:00 Bank of America, N.A., PO 26078, Greensboro, NC 27420
13964516	EDI: CAPITALONE.COM Dec 02 2017 01:58:00 CAPITAL 1 BANK, P.O. Box 71083, Charlotte, NC 28272-1083
13964517	EDI: CHASE.COM Dec 02 2017 01:58:00 CHASE, PO BOX 15153, Wilmington, DE 19886-5153
13964518	EDI: CHASE.COM Dec 02 2017 01:58:00 CHASE, PO BOX 15325, Wilmington, DE 19886-5325
13965288	+EDI: PRA.COM Dec 02 2017 01:58:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13964526	EDI: WFFC.COM Dec 02 2017 01:58:00 Wells Fargo, PO Box 10347, Des Moines, IA 50306-0347
	TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty*	+ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
	TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2017 at the address(es) listed below:

JON M. ADELSTEIN	on behalf of Debtor Robert P. Richardson jadelstein@adelsteinkaliner.com, jsbamford@adelsteinkaliner.com
JON M. ADELSTEIN	on behalf of Joint Debtor Rachel D. Richardson jadelstein@adelsteinkaliner.com, jsbamford@adelsteinkaliner.com
REBECCA ANN SOLARZ	on behalf of Creditor The Bank of New York Mellon fka The Bank of New York Et Al... bkgroup@kmllawgroup.com
ROBERT H. HOLBER	trustee@holber.com, rholber@ecf.epiqsystems.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Robert P. Richardson**
First Name Middle Name Last Name
Debtor 2 **Rachel D. Richardson**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6137**
EIN **-----**
Social Security number or ITIN **xxx-xx-2822**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **17-15384-jkf**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert P. Richardson

Rachel D. Richardson

11/30/17

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.